

Information to identify the case:

Debtor 1	Anthony Fritz	Social Security number or ITIN	xxx-xx-6552
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Robin L Fritz	Social Security number or ITIN	xxx-xx-2911
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-19880-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Fritz

Robin L Fritz

2/3/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony Fritz
Robin L Fritz
Debtors

Case No. 15-19880-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 03, 2021

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony Fritz, Robin L Fritz, 725 Joralemon Street, Unit #204, Belleville, NJ 07109-1480
aty	+ Adam H. Hurwitz, Esq, 250 West 57 th Street., Suite 401, New York, NY 10107-0106
515533454	B & B Collections, P.O. Box 2137, Toms River, NJ 08754-2137
515533455	Bank Card Services, PO Box 23065, Columbus, GA 31902-3065
515533473	+ Clara Maas Hospital, 1 Clara Maas Drive, Belleville, NJ 07109-3557
515533475	+ Creative Intervention, 1149 Bloomfield Avenue, Suite C, Clifton, NJ 07012-2314
515533479	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
515533484	+ Labcorp, P.O. Box 2240, Burlington, NC 27216-2240
515712488	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515533486	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissn Inf Lt, 2901 Kinwest Pkwy, Irving, TX 75063
515533487	+ Northfork Bk, Po Box 30273, Salt Lake City, UT 84130-0273
515533490	+ PFS Group, 2600 North Loop West, Ste 150, Houston, TX 77092-8916
515533497	+ U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609 address filed with court:, Us Dep Ed, Po Box 7202, Utica, NY 13504
515677307	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2021 00:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 04 2021 00:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515762073	Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2021 00:18:05	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515533459	EDI: BANKAMER.COM	Feb 04 2021 05:03:00	Bank Of America, Po Box 982235, El Paso, TX 79998
515533457	EDI: BANKAMER.COM	Feb 04 2021 05:03:00	Bank Of America, Attention: Recovery Department, 4161 Peidmont Pkwy., Greensboro, NC 27410
515533456	+ EDI: BANKAMER.COM	Feb 04 2021 05:03:00	Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
515533458	+ EDI: BANKAMER.COM	Feb 04 2021 05:03:00	Bank of America, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
515533471	EDI: CITICORP.COM	Feb 04 2021 05:03:00	Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195

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515731656	+ EDI: WFNNB.COM	Feb 04 2021 05:08:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515533461	+ EDI: CAPITALONE.COM	Feb 04 2021 05:03:00	Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
515533462	+ EDI: CAPITALONE.COM	Feb 04 2021 05:03:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
515533460	+ EDI: CAPITALONE.COM	Feb 04 2021 05:03:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
515533463	+ EDI: CAPITALONE.COM	Feb 04 2021 05:03:00	Capital One, Pob 30281, Salt Lake City, UT 84130-0281
515533464	+ EDI: CAPONEAUTO.COM	Feb 04 2021 05:08:00	Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
515533465	+ EDI: CAPONEAUTO.COM	Feb 04 2021 05:08:00	Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864
515639923	EDI: BL-BECKET.COM	Feb 04 2021 05:08:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515533466	+ EDI: CHASEAUTO	Feb 04 2021 05:08:00	Chase Auto, Attn:National Bankruptcy Dept, Po Box 29505, Phoenix, AZ 85038-9505
515533467	+ EDI: CHASEAUTO	Feb 04 2021 05:08:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
515533469	+ EDI: CITICORP.COM	Feb 04 2021 05:03:00	Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
515533470	+ EDI: CITICORP.COM	Feb 04 2021 05:03:00	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
515533472	+ EDI: CITICORP.COM	Feb 04 2021 05:03:00	Citibank Sd, Na, 701 E 60th St N, Sioux Falls, SD 57104-0493
515533474	Email/Text: bankruptcydept@wyn.com	Feb 04 2021 00:20:00	Club Wyndam Plus, P.O. Box 340090, Boston, MA 02241-0490
515533477	+ Email/PDF: creditonebknofications@resurgent.com	Feb 04 2021 00:18:11	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
515533476	+ Email/PDF: creditonebknofications@resurgent.com	Feb 04 2021 00:18:22	Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
515549332	EDI: DISCOVER.COM	Feb 04 2021 05:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515533478	+ EDI: DISCOVER.COM	Feb 04 2021 05:03:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515533480	Email/Text: fnb.bk@fnfg.com	Feb 04 2021 00:20:00	First Niagara Bank, 6950 S Transit Rd, Lockport, NY 14094
515659291	Email/Text: fnb.bk@fnfg.com	Feb 04 2021 00:20:00	First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
515533481	+ EDI: RMSC.COM	Feb 04 2021 05:03:00	GECRB/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515533482	+ EDI: RMSC.COM	Feb 04 2021 05:03:00	GECRB/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
515533468	EDI: JPMORGANCHASE	Feb 04 2021 05:03:00	Chase Card, Po Box 15298, Wilmington, DE 19850
515655747	EDI: CHASEAUTO	Feb 04 2021 05:08:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, PO BOX 29505 AZ1-1191, Phoenix, AZ 85038-9505

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515533483	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 04 2021 00:19:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515762057	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2021 00:18:04	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515533489	+ EDI: RMSC.COM	Feb 04 2021 05:03:00	Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
515620657	EDI: Q3G.COM	Feb 04 2021 05:08:00	Quantum3 Group LLC as agent for, Genesis Bankcard Services INC, PO Box 788, Kirkland, WA 98083-0788
515533491	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 04 2021 00:20:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
515581518	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 04 2021 00:20:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
515533492	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 04 2021 00:20:00	Quickn Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
515533493	+ Email/Text: rwjebn@rwjbh.org	Feb 04 2021 00:20:00	Robert Wood Johnson University Hospital, One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966
515533494	+ Email/Text: rwjebn@rwjbh.org	Feb 04 2021 00:20:00	Robert Wood Johnson University Hospital, 120 Albany Street, Tower 2, 6th Floor, New Brunswick, NJ 08901-2126
518133407	+ Email/Text: bncmail@w-legal.com	Feb 04 2021 00:20:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518133408	+ Email/Text: bncmail@w-legal.com	Feb 04 2021 00:20:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
515533495	+ EDI: RMSC.COM	Feb 04 2021 05:03:00	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
515570818	+ Email/Text: bncmail@w-legal.com	Feb 04 2021 00:20:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515533496	+ EDI: WTRRN BANK.COM	Feb 04 2021 05:03:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
515533502	EDI: WFFC.COM	Feb 04 2021 05:08:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
515727500	+ EDI: WFFC.COM	Feb 04 2021 05:08:00	WELLS FARGO BANK, N.A., MAC: X2505-036, PO BOX 10438, DES MOINES, IA 50306-0438
515533499	+ EDI: WFFC.COM	Feb 04 2021 05:08:00	Wells Fargo, Po Box 60510, Los Angeles, CA 90060-0510
515533500	+ EDI: WFFC.COM	Feb 04 2021 05:08:00	Wells Fargo, Po Box 94435, Albuquerque, NM 87199-4435
515533498	+ EDI: WFFC.COM	Feb 04 2021 05:08:00	Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
515533501	EDI: WFFC.COM	Feb 04 2021 05:08:00	Wells Fargo Bank, Credit Bureau Disp, Des Moines, IA 50306
515768416	+ EDI: WFFC.COM	Feb 04 2021 05:08:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
515533503	+ Email/Text: bankruptcydept@wyn.com	Feb 04 2021 00:20:00	Wyndham Vacation, 10750 W Charleston, Las

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516868786	EDI: ECAST.COM		Vegas, NV 89135-1049
		Feb 04 2021 05:03:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
515701655	EDI: ECAST.COM		
		Feb 04 2021 05:03:00	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515533485	*P++	NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366, address filed with court., Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway, Irving, TX 75063
515533488	*+	Northfork Bk, P.o. Box 30273, Salt Lake City, UT 84130-0273
515701656	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262
515701657	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262
515701658	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262
515701659	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2021 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Anthony Fritz yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org
David G. Beslow	on behalf of Joint Debtor Robin L Fritz yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor Quicken Loans Inc. josh.goldman@padgettlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Anthony Fritz yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org
Mark Goldman	

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on behalf of Joint Debtor Robin L Fritz yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Rebecca Ann Solarz

on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com

TOTAL: 8